

Appln No. 09/927,296

Amdt dated November 12, 2004

Reply to Office action of August 11, 2004

REMARKS/ARGUMENTS

Claims 23-32 are currently pending in this application. Claim 23 has been amended. The amendments find support in the original specification, claims, and drawings. No new matter has been added. In view of the above amendments and remarks that follow, reexamination, reconsideration, and an early indication of allowance of claims 23-32 are respectfully requested.

The Examiner rejects claims 23-32 under 35 U.S.C. 103(a) as being unpatentable over an article entitled "Shop - The Card You Pick Can Save You Money" (Shop article). Applicant respectfully traverses this rejection.

Claim 23, as amended, recites "generating a link between a credit card account and an insurance account associated with the insurance policy; . . . identifying the insurance account linked to the credit card account; . . . and applying the credited rebate amount to an amount due on the insurance account." The Shop article fails to teach or suggest these limitations.

The Shop article discloses that "credit card issuers may automatically add enhancements or other features" such as "cash rebates, purchase protections, warranty guarantees, travel accident or automobile rental insurance, discounts on goods and services purchased, and usage incentives such as frequent flyer miles." (See "Other Features" portion). Nothing in the Shop article teaches or suggests, however, "applying the credited rebate amount to an amount due on the insurance account."

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(Emphasis added). According to the Shop article, the disclosed cash rebates and discounts mentioned would be applied to the actual credit card being used to accrue the cash rebates and discounts, and not "to an amount due on the insurance account" linked to the credit card account.

The Examiner takes Official Notice "that the use of memory, executable program instructions and processors is notoriously old and well known in the art of credit card usage and accounting to provide automated use, tracking and billing of credit card accounts." However, claim 23, as amended, requires more than just automated use, tracking and billing of credit card accounts. Amended claim 23 now requires "generating a link between a credit card account and an insurance account associated with the insurance policy; . . . identifying the insurance account linked to the credit card account; . . . and applying the credited rebate amount to an amount due on the insurance account." (Emphasis added). Applicant respectfully challenges the Examiner's Official Notice in light of the amendments to claim 23, and requests that the Examiner cite a reference to support its Official Notice pursuant to M.P.E.P. § 2144.03, or withdraw the rejection. Thus, Applicant submits that claim 23 is now in condition for allowance.

Claims 24-32 are also in condition for allowance because they depend on an allowable base claim, and for the additional limitations contained therein.

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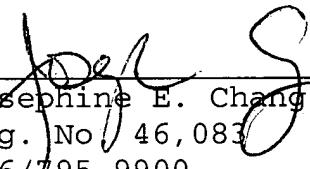
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In view of the above amendments and remarks, Applicant respectfully requests an early indication of allowance of claims 23-32.

Respectfully submitted,

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JEC/dlf

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